

Social Security Program

The Social Security program—Old-Age, Survivors, and Disability Insurance (OASDI)—provides monthly benefits to workers and their families when earnings stop or are reduced because the worker retires, dies, or becomes disabled. The amount of the worker's retirement insurance (old-age) or disability benefit is based on the worker's level of earnings in employment or self-employment covered by the Social Security program. The benefit amount for an auxiliary or survivor beneficiary is based on a percentage of the worker's benefit. Monthly benefits are payable to retired workers at age 65 (reduced benefits at 62) or to disabled workers at any age. Auxiliary and survivor beneficiaries must generally meet an age, a disability, or child care requirement.

Nationally, in December 1998 benefits were paid to 44,246,000 persons. This number included 27,511,000 retired workers, 5,214,000 widows and widowers, 4,698,000 disabled workers, 3,054,000 wives and husbands, and 3,769,000 children. Social Security beneficiaries represented 16.0 percent of the total population and 91.0 percent of the population 65 or older.

Monthly benefits averaged \$780 for retired workers; \$749 for nondisabled widows and widowers; \$733 for disabled workers; and \$386 for wives and husbands of retired and disabled workers. Average payments for children of deceased workers were \$510; for children of retired workers, \$358; and for children of disabled workers, \$208.

Monthly payments in December 1998 totaled \$31.3 billion. Of this amount, \$22.8 billion was paid to retired workers and their dependents; \$4.8 billion to survivors; and \$3.8 billion to disabled workers and their dependents. Average benefits and total monthly payments include the

1.3 percent cost-of-living increase effective December 1998.

In **Massachusetts**, benefits were paid to 1,049,580 persons. This number included 684,000 retired workers; 109,440 widows and widowers; 119,780 disabled workers; 57,100 wives and husbands; and 79,260 children. Social Security beneficiaries represented 17.1 percent of the total population of the State and 91.0 percent of the State's population aged 65 or older.

Retired workers in Massachusetts received an average of \$783 per month; widows and widowers, \$768; disabled workers, \$725; and wives and husbands of retired and disabled workers, \$403. Average payments for children were: \$374 for children of retired workers; \$535 for children of deceased workers; and \$201 for children of disabled workers.

Monthly payments in December 1998 totaled \$759 million. Of this amount, \$561 million was paid to retired workers and their dependents; \$103 million to survivors; and \$95 million to disabled workers and their dependents.

Supplemental Security Income Program

Supplemental Security Income (SSI) is a Federal cash assistance program that provides monthly payments to low-income aged, blind, and disabled persons in the 50 States, the District of Columbia, and the Northern Mariana Islands. The program is based on nationally uniform eligibility standards and payment levels. The Federal SSI payment is determined by the recipient's countable income, living arrangement, and marital status. As of January 1999, the maximum monthly Federal SSI payment for an individual living in his or her own household and with no other countable income is \$500, and for a couple, \$751.

A State may supplement the payment levels of all or selected categories of recipients. These supplemental payments may be administered by the State or the Social Security Administration.

In December 1998, 6,566,069 persons received federally administered SSI payments including 1,331,782 aged, and 5,234,287 who were disabled or blind. A total of 2,032,983 recipients were aged 65 or older, 3,646,020 were 18 to 64, and 887,066 were under age 18.

The total number of persons receiving either a Social Security payment, a federally administered SSI payment, or both was 48,416,488.

Federally administered payments totaled \$2.5 billion in December 1998: \$2.3 billion in Federal SSI payments, and \$259 million in State supplements. The average federally administered payment was \$359. The aged averaged \$277; disabled and blind, \$381.

In addition, 660,685 persons in 30 States received State-administered payments in December 1998, which totaled \$68 million.

In **Massachusetts**, 166,532 persons—46,145 aged, and 120,387 disabled and blind—received federally administered SSI payments in December 1998. A total of 49,901 recipients were aged 65 or older, 100,997 between 18 and 64, and 15,634 under 18.

Federally administered SSI payments totaled \$66.8 million, of which \$52.6 million was

Federal SSI and \$14.2 million, State supplementation. The average federally administered payment was \$377 overall, \$301 for aged recipients, and \$406 for those disabled and blind.

In December 1998, the total number of persons in Massachusetts receiving either a Social Security benefit, a federally administered SSI payment, or both was 1,149,748.

Earnings and Employment

Nationally, in 1996, the latest year for which State data are available, about 143.5 million persons worked in employment that was covered by the Social Security (OASDI) program. They had covered earnings of \$3.1 trillion and more than \$486 billion was paid in Social Security and Medicare taxes. Of this amount, \$381 billion was allocated to the OASDI Trust Funds and the remainder was deposited in the Medicare Hospital Insurance (HI) Trust Fund.

In **Massachusetts** in 1996, about 3.4 million residents worked in Social Security covered employment. They had covered earnings of \$78.1 billion and about \$12.5 billion was paid in Social Security and Medicare taxes. Of this amount, \$9.7 billion was allocated to the OASDI Trust Funds and the remainder was deposited in the HI Trust Fund.

For additional information pertaining to the data in the factsheet, please contact: Rona Blumenthal for Social Security data (410-965-0163); Shirley Queen for SSI program data (410-965-0185); and for information about earnings and employment, Greg Diez (410-965-0153). For additional copies, contact the Division of Publications 202-358-6274 or check SSA's WEB site: http://www.ssa.gov/statistics/ores_home.html.